

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

RUDY FERNANDEZ

Debtor(s)

Case No. 17-21651

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/20/2017.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/18/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 4.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$0.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$0.00**

Attorney fees paid and disclosed by debtor: \$250.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AVANT CREDIT CORPORATI	Unsecured	1,770.00	NA	NA	0.00	0.00
CB/CARSON	Unsecured	893.00	NA	NA	0.00	0.00
CCB/GEM	Unsecured	789.00	NA	NA	0.00	0.00
CHASE/BANK ONE CARD	Unsecured	3,811.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	2,000.00	627.00	627.00	0.00	0.00
Comenity Bank	Unsecured	816.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	1,382.00	2,853.88	2,853.88	0.00	0.00
EASYPAY/DVRA	Unsecured	3,716.00	NA	NA	0.00	0.00
GAFCO	Unsecured	1,830.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	715.00	697.48	697.48	0.00	0.00
ONEMAIN FINANCIAL	Unsecured	3,546.00	2,713.75	2,713.75	0.00	0.00
OPORTUN/PROGRESO	Unsecured	868.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Secured	1,000.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	3,566.00	6,244.72	6,244.72	0.00	0.00
SANTANDER CONSUMER DBA CHRY	Unsecured	3,566.00	NA	822.70	0.00	0.00
SANTANDER CONSUMER DBA CHRY	Secured	23,296.00	27,684.70	26,862.00	0.00	0.00
STATE FARM	Unsecured	3,380.00	NA	NA	0.00	0.00
STERLING JEWELERS INC DBA KAY .	Unsecured	1,506.00	NA	1,474.39	0.00	0.00
STERLING JEWELERS INC DBA KAY .	Secured	NA	1,474.39	1,474.39	0.00	0.00
SYNCB	Unsecured	233.00	NA	NA	0.00	0.00
SYNCB/TJX COS	Unsecured	273.00	NA	NA	0.00	0.00
THD/CBNA	Unsecured	738.00	NA	NA	0.00	0.00
TNB TARGET	Unsecured	989.00	NA	NA	0.00	0.00
TURNER ACCEPTANCE CRP	Unsecured	1,675.00	NA	NA	0.00	0.00
VERIZON	Unsecured	2,381.00	2,336.49	2,336.49	0.00	0.00
WESTGATE VACATION VILLAS ASSC	Secured	NA	1,102.96	1,102.96	0.00	0.00
WESTGATE VACATION VILLAS ASSC	Secured	NA	3,138.37	3,138.37	0.00	0.00
WESTGATE VACATION VILLAS ASSC	Secured	NA	12,260.65	15,399.02	0.00	0.00
WESTGATE VACATION VILLAS ASSC	Unsecured	12,000.00	NA	1,102.96	0.00	0.00
WESTGATE VACATION VILLAS ASSC	Unsecured	NA	NA	3,138.37	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$15,399.02	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$26,862.00	\$0.00	\$0.00
All Other Secured	\$5,715.72	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$47,976.74</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$22,011.74</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>			
Expenses of Administration	<u>\$0.00</u>		
Disbursements to Creditors	<u>\$0.00</u>		
<b>TOTAL DISBURSEMENTS :</b>			<b><u>\$0.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/20/2017

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.